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United States Bankruptcy Court District of Idaho

VOLUNTARY PETITION

	PETITION				
IN RE: (Name of debtor - If individual, enter: Last, First, Middle) Ausherman, Danny J	NAME OF JOINT DEBTOR (Spouse)(Last-First, Middle)				
ALL OTHER NAMES used by debtor in the last 6 years (inc. married, maiden, and trade names)	ALL OTHER NAMES used by joint debtor in the last 6 years (inc. marten, maiden, and trade names)				
SOC. SEC./TAX I.D. NO. (If more than one, state all) 324-40-4272 See Attached Sheet	SOC. SEC./TAX I.D. NO. (If more than one, state all) 263-04-4122				
STREET ADDRESS OF DEBTOR (No. and street, city, state and zip code) 503 Riverside Harbor Dr., West Post Falls, ID 83854	STREET ADDRESS OF JOINT DEBTOR (No. and street. city. state and zip code) 503 Riverside Harbor Dr., West Post Falls, ID 83854				
COUNTY OF RESIDENCE/BUSINESS: Kootenai	COUNTY OF RESIDENCE/BUSINESS: Kootenai				
MAILING ADDRESS OF DEBTOR (If different from street address)	MAILING ADDRESS OF JOINT DEBTOR (If different from street address)				
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (if other than street address)	VENUE (Check one box) [X] Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. [I] There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.				
INFORMATION REGARDING	DEBTOR (Check applicable boxes)				
TYPE OF DEBTOR (Check one box) Individual	CHAPTER OR SECTION OF BANKRUPTCY CODE FOR PETITION (Check one box) [X] Chapter 7 Chapter 11 Chapter 13 Chapter 9 Chapter 12 Sec. 304				
NATURE OF DEBT (Check one box) [X] Non-Business/Consumer [] Business - Complete A&B below A. TYPE OF BUSINESS (Check one box)	SMALL BUSINESS (Chapter 11 only) Debtor is a small husiness as defined in 11 U.S.C. § 101. Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e). (opt'l) FILING FEE (Check one box)				
[Farming	[X] Fitting fee attached Filting fee to be paid in installments. (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b): see Official Form No. 3				
B. BRIEFLY DESCRIBE NATURE OF BUSINESS	NAME AND ADDRESS OF LAW FIRM OR ATTORNEY CLAYTON G. ANDERSEN 250 Northwest Blvd. Suite 106-A Coeur d'Alene, ID 83814 Telephone No: (208)667-6660				
	NAME(S) OF ATTORNEY(S) DESIGNATED TO REPRESENT THE DEBTOR Clayton Andersen 1860				
STATISTICAL/ADMINISTRATIVE INFORMATION (28 U.S.C. § 604) (Estimates only) (Check applicable boxes)	[] Debtor is not represented by an attorney. Telephone No. of Debtor not represented by an attorney:				
X Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be to unsecured creditors.	THIS SPACE FOR COURT USE ONLY				
ESTIMATED NUMBER OF CREDITORS 1-15 16-49 50-99 100-199 200-999 [1000-over				
ESTIMATED ASSETS (in thousands of dollars) Under 50 50-99 100-499 500-999 1000-9999 ji I] [] [] [X] []	0,000-99,000 100,000-over Terry L. Myers				
ESTIMATED LIABILITIES (in thousands of dollars) Under 50 50-99 100-499 500-999 1000-9999 10 [] [] [] [] [X] [] EST. NO. OF EMPLOYEES - CH. 11 & 12 ONLY	0,000-99,000 100,000-over				
0 I-19 20-99 100-999 1000-over					
0 1-19 20-99 100-999 1000-over	29364				



Name of Debtor(s):

Danny J Ausherman Gail J Ausherman

Case Number:

	FILING	OF PLA	AN				
For Chapter 9, 11, 12 and 13 cases only. Check appropr	iate box.						
A copy of debtor's proposed plan dated Debtor intends to file a plan within the time allowed by statute, rule, or order is attached.							
PRIOR BAN	KRUPTCY CASE FILED WITH	IIN LAS	T 6 YEARS (if more than one, atta	uch additional sheet)			
Location Where Filed NONE		ase Number		Date Filed			
PENDING BANKRUPTCY CASE F	ILED BY ANY SPOUSE, PAR	TNER, (OR AFFILIATE OF THE D	DEBTOR (if more than one, attach additional sheet)			
Name of Debtor NONE	Cz	se Number		Date			
Relationship	District			Judge			
Debter is all	REQUEST	FOR RE	LIEF				
Deolor is en	gible for and requests relief in accordance with the SIGN A			ns petition.			
X Clayton Andersen 1860)	ORNEY	-25-99				
INDIVIDUAL/JOIN	T DEBTOR(S)	Dat	CORPORATE OR PA	ARTNERSHIP DEBTOR			
I declare under penalty of perjury that the information p	wided in this petition is true and correct.	that I ha	we been authorized to file this petition on b	tion provided in this petition is true and correct and behalf of the debtor,			
Bagger Trysler man	mc	Signat	Applicable ure of Authorized Individual				
Date	(44)	Not Applicable Print or Type Name of Authorized Individual					
Gail Additionary		Title o	C Applicable of Individual Authorized by Debtor to File	this Petition			
A STATE OF THE STA		Date					
TO BE COMPLETED BY INDIVID				Exhibit "A" is attached and made part of this petition. SIGNATURE OF NON-ATTORNEY			
	EBTS (See P.L. 98-353 § 322)			ON PREPARER (See 11 U.S.C. § 110)			
I am aware that I may proceed under chapter 7, 11, 12, or available under each such chapter, and choose to proceed If I am epresented by an attorney, Exhibit "B" has been	under chapter 7 of such title.	e relief		preparer as defined in 11 U.S.C. § 110, that I prepared this have provided the debtor with a copy of this document.			
Manual I. Inc.	- 1/2/10	a	Not Applicable Printed or Typed Name of Bankruptcy F	Petition Preparer			
Danny J Ausheymay	Date	7	Not Applicable Social Security Number				
Gil V. Chaleron	a) 1/25/90	ş					
Calif Ausherman	Date						
			Address				
			Telephone	<u> </u>			
EXHI	BIT "B"	_	Name and Social Security number of all preparing this document:	other individuals who prepared or assisted in			
(To be completed by attorney for individual cha	pter 7 debtor(s) with primarily consumer debts.)		Not Applicable				
I, the attorney for the debtor(s) named in the foregoing pe she, or they) may proceed under chapter 7, 11, 12, or 13 or relief available under puch chapter.			If more than one person prepared this do the appropriate Official Form for each p	ocument, attach additional signed sheets conforming to person.			
x Qalt	(-25-	વ વ	X Not Applicable Signature of Bankruptcy Petition Prep	parer			
Clayton Andersen 1860	Date	'		to comply with the provisions of title 11 and the Federal ult in fines or imprisonment or both. 11 U.S.C. § 110; 18			

FORM 1.	VOLUNTARY	PETITION	-	Page	3

Name of Debtor(s):

Danny J Ausherman Gail J Ausherman

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1.450	Number	

SOC. SEC./ TAX I.D. NO. OF DEBTOR

82-0476993 82-0476993 82-0476993 82-0476993 82-0476993 82-0476993 82-0476993 82-0476993

UNITED STATES BANKRUPTCY COURT District of Idaho

In re: Danny J Ausherman 324-40-4272

Gail J Ausherman 263-04-4122

Case No.		 _
Chapter	7	

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 420,000.00		
B - Personal Property	YES	5	87,717.32		
C - Property Claimed As Exempt	YES	6			
D - Creditors Holding Secured Claims	YES	2		\$ 520,005.93	
E - Creditors Holding Unsecured Priority Claims	YES	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		137,718.10	
G - Executory Contracts and Unexpired Leases	YES	2		***************************************	
H - Codebtors	YES	1		***************************************	
1 - Current Income of Individual Debtor(s)	YES	1			3,509.30
J - Current Expenditures of Individual Debtor(s)	YES	1			5,678.00
Total Number of in ALL Sci	sheets nedules >>	25			
	Total	Assets >>	\$ 507,717.32		
		1	Total Liabilities >>	\$ 657,724.03	

Case No.

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Lot 2, Block 1, BLOCK ADDITION, according to plat recorded in Book G, page 83, records of Kootenai County, Idaho	0%	J	260,000.00	271,900.00
Lot 6, Block 4 of Riverside Harbor Sixth Addition, Kootenai Co, State of Idaho, according to plat filed in Book G, pages 27 & 27A	35,643	С	160,000.00	134,357.00

TOTAL » 420,000.00

Case No.

	TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	Cash	J	1,200.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	USB#153390166111	W	300.00
		USB#3601822541	J	100.00
		WTB #1002550887	J	50.00
		WTB#1102025755	J	4,999.32
3.	Security deposits with public utilities, telephone companies, landlords, and others.	NONE		0.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	133 MHZ COMPUTER WITH 12 RAM 450 HARD DRIVE	J	100.00
		14 INCH MONITOR	J	50.00
•		AQUIRIUM	J	30.00
		BARBEQUE	J	30.00
		CEDAR CHEST	J	50.00
		CHINA HUTCH	J	300.00
		CHRISTMAS TREE DECORATIONS	J	25.00
		COMPUTER KEYBOARD	J	5.00
		CURIO CABINET	J	200.00
		DESK	J	25.00
		DINING TABLE SET WITH CHAIRS	J	200.00
_		DRESSER WITH MIRROR	J	200.00
		DRYER	J	125.00
		ELECTRIC STRING TRIMMER	J	25.00
		END TABLE	J	10.00
		END TABLE	J	10.00
		ENTRY TABLE	J	40.00
		FISHING AND CAMPING GEAR	J	225.00
		GAS LAWN MOWER	J	50.00
		HEADBOARD	J	50.00

Case	No		

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	HOMEMADE COOLER	J	10.00
	HOUSE PLANTS	J	25.00
	KEYBOARD	J	5.00
	KITCHEN TABLE WITH CHAIRS	J	125.00
	LAMP	J	5.00
	LAWN SPREADER	J	10.00
	LQ2550 EPSON PRINTER	J	25.00
	MATTRESS	J	50.00
	MATTRESS WITH HEADBOARD	J	75.00
	MICROWAVE OVEN	J	50.00
	MISC. SOFTWARE ASSOCIATED WITH 133 MGZ COMPUTER	J	50.00
	NIGHT STAND	J	35.00
	NIGHT STAND	J	35.00
	PORCH SWING	J	10.00
	PUSH LAWN MOWER	J	10.00
	REFRIGERATOR	J	300.00
	RELOADING EQUIPMENT	J	250.00
	SEARS SNOWBLOWER	J	200.00
	SMALL GAS ROTOTILLER	J	50.00
	TAPE PLAYER	J	25.00
	TEA POT SET	J	25.00
	TELEVISION WITH STAND	J	165.00
	UPRIGHT FREEZER	J	150.00
	VCR	J	20.00
	WALL CLOCK	J	30.00
	WASHER	J	125.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	NONE		0.00
6. Wearing apparel.	HUSBAND'S WEARING APPAREL	J	300.00

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	WIFE'S WEARING APPAREL	J	300.00
7. Furs and jewelry.	MAN'S WEDDING RING	н	100.00
	WOMAN'S RING	W	200.00
8. Firearms and sports, photographic, and other hobby equipment.	357 SMITH & WESSON PISTOL	W	300.00
	OVER AND UNDER SHOTGUN	н	200.00
	RUGER 300 MAG RIFLE	н	250.00
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	NONE		0.00
10. Annuities. Itemize and name each issuer.	NONE	İ	0.00
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	NONE		0.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	STOCK IN PANHANDLE ELECTRIC, INC	W	0.00
13. Interests in partnerships or joint ventures. Itemize.	NONE		0.00
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	NONE		0.00
15. Accounts Receivable.	PANHANDLE ELECTRIC, INC. ACCOUNTS RECEIVABLE	M	0.00
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled. Give particulars.	NONE		0.00
17. Other liquidated debts owing debtor including tax refunds. Give details.	1998 Tax Refund	J	0.00
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in the Schedule of Real Property.	NONE		0.00
19. Contingent and non-contingent interest in estate of a decedent, death benefit plan, life insurance policy, or trust.	NONE		0.00
20. Other contingent and unliquidated claims of any nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	NONE		0.00
21. Patents, copyrights, and other intellectual property. Give estimated value of each.	NONE		0.00

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Licenses, franchises, and other general intangibles. Give particulars.	NONE		0.00
23. Automobiles, trucks, trailers, and other vehicles and accessories.	1969 MONARCH SEMI TRAILER	W	3,500.00
	1970 HUSTLER UTILITY TRAILER	W	2,000.00
	1974 FORD AUGER/POLE TRUCK	W	6,000.00
	1977 FORD TRUCK	W	3,000.00
	1979 FORD SERVICE TRUCK	W	3,500.00
	1982 FORD ECONOVAN	W	9,500.00
	1984 GMC SURBURBAN	W	4,000.00
	1993 FORD ECONOVAN	W	6,000.00
	1996 DODGE CARVAN	J	16,500.00
	HOME MADE EQUIPMENT TRAILER	W	500.00
24. Boats, motors, and accessories.	1991 22 1/2 BAYLINER	J	13,000.00
25. Aircraft and accessories.	NONE		0.00
26. Office equipment, furnishings, and supplies.	166 MHZ COMPUTER WITH 32 RAM 600 HARD DRIVE	W	200.00
	HP L5 LASER JET PRINTER	W	100.00
	KEYBOARD	W	5.00
	SOFTWARE FOR 166 COMPUTER	W	100.00
27. Machinery, fixtures, equipment, and supplies.	1969 MONARCH SEMI TRAILER	W	3,500.00
	1970 HUSTLER UTILITY TRAILER	W	1,000.00
	3/8 INCH DRILL	н	30.00
	BENDER	н	5.00
	CASE 30+4 TRENCHER WITH VIBRA PLOW	W	2,500.00
	CHOP/RIM SAW	Н	80.00
	DREMEL TOOL	Н	35.00
	EXTENSION CORD	Н	10.00
	FISH TAPE	H	20.00
	FISH TAPE	H	25.00
	FISH TAPE	H	15.00

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Case No.

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	GREEN WORK BENCH	н	15.00
	HAMMER	H	5.00
	HAMMER	н	5.00
	HAND SAW	н	40.00
	HOMEMADE EQUIPMENT TRAILER	J	0.00
	JIG SAW	н	25.00
	PLIER	Н	1.00
	PLIER	H	1.00
	PLIER	H	5.00
	SCREW DRIVER	н	1.00
	SCREW DRIVER SET	H	20.00
	SET OF KNOCK OUT PUNCHES	H	75.00
	SET OF WRENCHES	Н	55.00
	SMALL DRILL PRESS	H	60.00
	SOCKET SET	Н	75.00
	TEST METER	Н	75.00
	TOP TOOL BOX SECTION	H	100.00
	TORCH SET	Н	100.00
	WORK BENCH TOOL BOX	H	25.00
28. Inventory.	NONE	-	0.00
29. Animals.	NONE		0.00
30. Crops - growing or harvested. Give particulars.	NONE		0.00
31. Farming equipment and implements.	NONE		0.00
32. Farm supplies, chemicals, and feed.	NONE		0.00
33. Other personal property of any kind not already listed. Itemize.	NONE		0.00

TOTAL »	87,717.32

In re:

Case	No.		

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

[] 11 U.S.C. § 522(b)(1)

Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

[X] 11 U.S.C. § 522(b)(2)

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
133 MHZ COMPUTER WITH 12 RAM 450 HARD DRIVE	IC § 11-605(1)(a)	100.00	100.00
14 INCH MONITOR	IC § 11-605(1)(a)	50.00	50.00
166 MHZ COMPUTER WITH 32 RAM 600 HARD DRIVE	IC § 11-605(3)	200.00	200.00
1996 DODGE CARVAN	IC § 11-605(3)	3,000.00	16,500.00
3/8 INCH DRILL	IC § 11-605(3)	30.00	30.00
357 SMITH & WESSON PISTOL	IC § 11-605(1)(a) IC § 11-605(5)	300.00	
BENDER	IC § 11-605(3) IC § 11-605(3) IC § 11-605(3)	5.00 5.00 5.00	
Cash	IC § 11-207	1,200.00	1,200.00
CEDAR CHEST	IC § 11-605(1)(a)	50.00	50.00
CHINA HUTCH	IC § 11-605(1)(a)	300.00	300.00
CHOP/RIM SAW	IC § 11-605(3)	80.00	80.00
CHRISTMAS TREE DECORATIONS	IC § 11-605(1)(a)	25.00	25.00
COMPUTER KEYBOARD	IC § 11-605(1)(a) IC § 11-605(3)	5.00	5.00
CURIO CABINET	IC § 11-605(1)(a)	200.00	200.00
DESK	IC § 11-605(1)(a)	25.00	25.00
DINING TABLE SET WITH CHAIRS	IC § 11-605(1)(a) IC § 11-605(1)(a) IC § 11-605(1)(a)	325.00 325.00 200.00	200.00

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
DREMEL TOOL	IC § 11-605(3)	35.00	35.00
DRESSER WITH MIRROR	IC § 11-605(1)(a)	200.00	200.00
DRYER	IC § 11-605(1)(a)	125.00	125.00
ELECTRIC STRING TRIMMER	IC § 11-605(1)(a) IC § 11-605(1)(a)	125.00 25.00	
END TABLE	IC § 11-605(1)(a)	10.00	10.00
END TABLE	IC § 11-605(1)(a) IC § 11-605(1)(a)	10.00	10.00
ENTRY TABLE	IC § 11-605(1)(a)	40.00	40.00
EXTENSION CORD	IC § 11-605(3) IC § 11-605(3) IC § 11-605(3) IC § 11-605(3)	10.00 10.00 10.00 10.00	10.00
FISH TAPE	IC § 11-605(3)	20.00	20.00
FISH TAPE	IC § 11-605(3)	25.00	25.00
FISH TAPE	IC § 11-605(3)	15.00	15.00
GAS LAWN MOWER	IC § 11-605(1)(a)	50.00	50.00
GREEN WORK BENCH	IC § 11-605(3)	15.00	15.00
HAMMER	IC § 11-605(3)	5.00	5.00
HAMMER	IC § 11-605(3)	5.00	5.00
HAND SAW	IC § 11-605(3)	40.00	40.00
HEADBOARD	IC § 11-605(1)(a)	50.00	50.00
HOMEMADE COOLER	IC § 11-605(1)(a)	10.00	10.00
HOUSE PLANTS	IC § 11-605(1)(a)	25.00	25.00

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DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
HP L5 LASER JET PRINTER	IC § 11-605(3)	100.00	100.00
HUSBAND'S WEARING APPAREL	IC § 11-605(1)(b)	300.00	300.00
JIG SAW	IC § 11-605(3)	25.00	25.00
KEYBOARD	IC § 11-605(3)	5.00	5.00
KEYBOARD	IC § 11-605(1)(a)	5.00	5.00
KITCHEN TABLE WITH CHAIRS	IC § 11-605(1)(a)	125.00	125.00
LAMP	IC § 11-605(1)(a)	5.00 5.00 5.00 5.00 5.00 5.00 5.00	5.00
LAWN SPREADER	IC § 11-605(1)(a)	0.00	10.00
Lot 6, Block 4 of Riverside Harbor Sixth Addition, Kootenai Co, State of Idaho, according to plat filed in Book G, pages 27 & 27A	IC § 55-1003	50,000.00	160,000.00
LQ2550 EPSON PRINTER	IC § 11-605(1)(a)	25.00	25.00
MAN'S WEDDING RING	IC § 11-605(2)	100.00	100.00
MATTRESS	IC § 11-605(1)(a) IC § 11-605(1)(a)	150.00 50.00	50.00
MATTRESS WITH HEADBOARD	IC § 11-605(1)(a)	75.00	75.00
MICROWAVE OVEN	IC § 11-605(1)(a) IC § 11-605(1)(a) IC § 11-605(1)(a)	50.00 50.00 50.00	50.00
MISC. SOFTWARE ASSOCIATED WITH 133 MGZ COMPUTER	IC § 11-605(1)(a)	50.00	50.00
NIGHT STAND	IC § 11-605(1)(a) IC § 11-605(1)(a)	35.00 35.00	35.00

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
NIGHT STAND	IC § 11-605(1)(a)	35.00	35.00
PANHANDLE ELECTRIC, INC. ACCOUNTS RECEIVABLE	U.S.C. 15 § 1673	4.00	0.00
PLIER	IC § 11-605(3)	1.00	1.00
PLIER	IC § 11-605(3)	1.00	1.00
PLIER	IC § 11-605(3)	5.00	5.00
PORCH SWING	IC § 11-605(1)(a)	10.00	10.00
PUSH LAWN MOWER	IC § 11-605(1)(a) IC § 11-605(1)(a)	35.00 10.00	10.00
REFRIGERATOR	IC § 11-605(1)(a) IC § 11-605(1)(a)	300.00 300.00	300.00
RELOADING EQUIPMENT	IC § 11-605(1)(a)	250.00	250.00
RUGER 300 MAG RIFLE	IC § 11-605(5)	250.00	250.00
SCREW DRIVER	IC \$ 11-605(3) IC \$ 11-605(3)	1.00 1.00 1.00 1.00 1.00 1.00 1.00 1.00	1.00
SCREW DRIVER SET	IC § 11-605(3)	20.00	20.00
SEARS SNOWBLOWER	IC § 11-605(1)(a)	200.00	200.00
SET OF KNOCK OUT PUNCHES	IC § 11-605(3)	75.00	75.00

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SET OF WRENCHES	IC § 11-605(3)	55.00	55.00
SMALL DRILL PRESS	IC § 11-605(3)	60.00	60.00
SMALL GAS ROTOTILLER	IC § 11-605(1)(a) IC § 11-605(1)(a)	50.00 50.00	
SOCKET SET	IC § 11-605(3)	75.00	75.00
SOFTWARE FOR 166 COMPUTER	IC § 11-605(3)	100.00	100.00
TAPE PLAYER	IC § 11-605(1)(a)	25.00	25.00
TEA POT SET	IC § 11-605(1)(a)	25.00	25.00
TELEVISION WITH STAND	IC § 11-605(1)(a)	165.00	165.00
TEST METER	IC § 11-605(3)	75.00	75.00
TOP TOOL BOX SECTION	IC § 11-605(3)	100.00	100.00
TORCH SET	IC § 11-605(3)	100.00	100.00
UPRIGHT FREEZER	IC § 11-605(1)(a)	150.00	150.00
USB#153390166111	IC § 11-603(3) U.S.C. 15 § 1673	300.00 100.00	300.00
USB#3601822541	IC § 11-207	100.00	100.00
VCR	IC § 11-605(1)(a)	20.00	20.00
WALL CLOCK	IC § 11-605(1)(a) IC § 11-605(1)(a)	35.00 30.00	
WASHER	IC § 11-605(1)(a)	125.00	125.00
WIFE'S WEARING APPAREL	IC § 11-605(1)(b)	300.00	300.00
WOMAN'S RING	IC § 11-605(2)	200.00	200.00
WORK BENCH TOOL BOX	IC § 11-605(3)	25.00	25.00

In re:

Danny J Ausherman 324-40-4272

Gail J Ausherman 263-04-4122

Case No.	

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS	
WTB #1002550887	IC § 11-207	50.00	50.00	
WTB#1102025755	U.S.C. 15 § 1673 U.S.C. 15 § 1673	4,999.32 0.00		

Schedule D - Creditors Holding Secured Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	CLAIM DATE, NATURE OF LIEN, DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT. NO. 401702-20-112968-7 BENEFICIAL FINANCE DEP'T 0001 ANAHEIM, CA 92850-0001	NO	J	11/97 SECOND DEED OF FAMILY RESIDENCE LOCATED IN RIVE HABOR SIXTH ADD	CONTINGENT CE RSIDE	3,781.93	0.00
			VALUE \$	165,000.00	; 	
ACCT. NO. GRIDLEY #1438 BURTON S. & MOIRA BLOCK 2103 CRESTLINE DRIVE COEURD A'LENE, ID 83814	NO	J	9/97 SECOND DEED OF LOT 2, BLOCK 1, B ADDITION	CONTINGENT	204,000.00	0.00
			VALUE \$	260,000.00	1	
ACCT. NO. #065189779 CAPSTEAD, INC P. O. BOX 78426 PHOENIX, AZ 85062-8426	NO	J	FIRST DEED OF FAMILY RESIDENCE LOCATED IN RIVER HABOR SIXTH ADD	CONTINGENT E RSIDE	130,600.00	0.00
			VALUE \$	165,000.00		
ACCT. NO. FIRST SECURITY BANK P. O. BOX 410448 SALT LAKE CITY, UT 84141-044	NO NO	J	1/8/99 SECURITY INTER 1996 DODGE CARA	CONTINGENT	14,124.00	0.00
			VALUE \$	16,500.00		
ACCT. NO. 01256000940627 KEY BANK USA P. O. BOX 94827 CLEVELAND, OH 44101-4827	ИО	J	1997 SECURITY INTER 1991 22 1/2' BAYLIN	CONTINGENT	13,000.00	0.00
		 	VALUE \$	13,000.00	 	1
ACCT. NO. 15883 RUNGE FURNITURE 303 SPOKANE AVENUE COEUR D'ALENE, ID 83814	ио	J	SECURITY INTER FURNITURE	EST CONTINGENT	1,600.00	1,200.00
			VALUE \$	400.00		

Subtotal» 367,105.93 (Total of this page)

Gail J Ausherman 263-04-4122

Case No.

Schedule D - Creditors Holding Secured Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	CLAIM DATE, NATURE OF LIEN, DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN CONTINGE UNLIQUIDATI DISPUT	ED WITHOUT	UNSECURED PORTION, IF ANY
ACCT. NO. 48350 WASHINGTON TRUST BANK P. O. BOX 939 COEUR D'ALENE, ID 83816-093	и о	J	8/98 SECURITY INTEREST CONTINGEN AUTOMOBILE AND EQUIPMENT LOAN	TT 50,000.00	0.00
			VALUE \$ 50,000.0	00	
ACCT. NO. 16170C WASHINGTON TRUST BANK P. O. BOX 939 COEUR'D ALENE, ID 83816-093	N O	J	1994 SECURITY INTEREST CONTINGEN ACCOUNTS RECEIVABLE, EQUIPMENT OF PANDANDLE ELECTRIC, INC.	40,000.00	0.00
			VALUE \$ 40,000.0	00	
			Subtotal » (Total of this page)	90,000.00	
			TOTAL »	507,005.93	

Schedule E - Creditors Holding Unsecured Priority Claims

[X] Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

Types	of	Priority	Claims
TJPUU			Cidilib

- y	pes of Thority Claims
[]	Extensions of credit in an involuntary case
	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
[]	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
[]	Contributions to employee benefit plans
	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
[]	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$4000* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
[]	Deposits by individuals
	Claims of individuals up to \$1800* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
[]	Alimony, Maintenance, or Support
	Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
[]	Taxes and Other Certain Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
[]	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
[]	Other Priority Debts

Case No.

Schedule F - Creditors Holding Unsecured Nonpriority Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT. NO. 419	ио	J	9/98		
ACTION SUPPLY P. O. BOX 365 VERADALE, WA 99037			 SUPPLIES FOR PANHANDLE ELECTRIC, INC.	CONTINGENT	54.65
ACCT. NO. 08930	МО	J	1995		
ADI 1635 N. BATIVA ST. ORGANGE, CA 92867			SUPPLIES FOR BUSINESS	 CONTINGENT 	913.16
ACCT. NO. 1037-833932	NO	J	1993		
AIR TOUCH CELLULAR P. O. BOX 790293 ST. LOUIS, MO 63179-0293			CELLULAR TELEPHONE SERVICE	 CONTINGENT 	33.60
ACCT. NO. 3739 935858 81001	NO	J	8/96		
AMERICA EXPRESS (OPTIMA) AMERICA EXPRESS CENTURIAN BA SUITE 0002 CHICAGO, IL 60679-0002	N K		CONSUMER GOODS	CONTINGENT	5,031.01
ACCT. NO. 5436-6600-1200-0919	мо	J	11/97		
ASSOCIATED NATIONAL BANK GTE MASTER CARD P. O. BOX 142319 IRVING, TX 75014-2319			CONSUMER GOODS	 CONTINGENT 	4,934.56
ACCT. NO. 401702-23-120158-9	NO	J	1996		
BENEFICIAL FINANCE DEP'T 0001 ANAHIEM, CA 92850-0001			CONSUMER GOODS	 CONTINGENT 	1,060.82
ACCT. NO. 7-001-053-000153612	NO	J	1994		
BENEFICIAL NATIONAL BANK USA P. O. BOX 7023 ANAHEIM, CA 92850-7023		 	CONSUMER GOODS	 CONTINGENT 	1,173.75
ACCT. NO. 4121 7412 9847 1462	МО	W	1/98		
CAPITOL ONE P.O. BOX 85147 RICHMOND, VA 23285-5147			CONSUMER GOODS	CONTINGENT	500.00
ACCT. NO. N/A	МО	J	1998		
CARR SALES CO. 919 W. FIRST AVENUE SPOKANE, WA 99201			SUPPLIES FOR PANHANDLE ELECTRIC, INC.	CONTINGENT	23.55

Subtotal » 13,725.10 (Total of this page)

n	re:	Danny	.1	Aus
• 1	ı C ,	Danny	U	Mus

Case No. _

Schedule F - Creditors Holding Unsecured Nonpriority Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT. NO. N/A	NO	J	1998		
CDA PRESS 201 2ND STREET-CALLER 7000 COEUR D; ALENE, ID 83814			 ADVERTISING FOR PANHANDLE ELECTRIC, INC.	 CONTINGENT 	45.76
ACCT. NO. 5263-4001-1000-8714	МО	W	10/98		
CHASE BANK P. O. BOX 29082 PHOENIX, AZ 85038-9082			 CONSUMER GOODS 	CONTINGENT	3,087.49
ACCT. NO. 4128-0033-4536-2845	NO	J	1993		
CITIBANK DRIVERS EDGE P. O BOX 6000 THE LAKES, NV 89163-6000			CONSUMER GOODS	 CONTINGENT 	5,776.90
ACCT. NO. 179913-00	МО	J	1993		
CRESENT ELECTRICAL SUPPLY P. O. BOX 500 EAST DEBUQUE, IL 61025-4420		:	ELECTRICAL SUPPLIES FOR PANHANDLE ELECTRIC, INC.	CONTINGENT	10,250.89
ACCT. NO. 5458-0001-9446-6435	NO	J	1993		
DIRECT MERCHANT BANK P. O. BOX 21222 TULSA, OK 74121-1222			CONSUMER GOODS	CONTINGENT	5,504.74
ACCT. NO. 6011-0093-8352-0827	NO	J	1994		
DISCOVER CARD P. O. BOX 30395 SALT LAKE CITY, UT 84130-039	5		CONSUMER GOODS	CONTINGENT	4,870.43
ACCT. NO. 6011-0098-3752-0167	NO	W	1994		
DISCOVER CARD SERVICES P. O. BOX 30395 SALT LAKE CITY, UT 84130-039	5		CONSUMER GOODS	 CONTINGENT 	4,594.48
ACCT. NO. 068305	NO	J	1998		
FAMILIAN NORWEST, CDA 600 w. DALTON COEUR D'ALENE, ID 83814-8652	:	 	VENTING SUPPLIES FOR PANHANDLE ELECTRIC, INC.	CONTINGENT	280.45
ACCT. NO. 41-63608	NO	J	1993		
HARPER-KRUEGER ELECTRIC SUPP P. O. BOX 1120 VANCOUVER, WA 98666	LY	 	SUPPLIES FOR PANHANDLE ELECTRIC, INC	CONTINGENT	13,461.82
ACCT. NO. 4788-2820-0000-9161	NO	J	10/96		
HOUSEHOLD BANK VISA P. O. BOX ANAHEIM, CA 92850-7002			CONSUMER GOODS	CONTINGENT	10,439.66

Subtotal » (Total of this page) 58,312.62

Schedule F - Creditors Holding Unsecured Nonpriority Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT. NO. 401301-00-105228-8	NO	J	1996	, 	
HOUSEHOLD FINANCE CORPORATI DEP'T 0001 ANAHEIM, CA 92850-0001	on		 CONSUMER GOODS 	CONTINGENT	1,380.00
ACCT. NO. CO4134075	мо	J	1995		
INSURANCE SHOPPE 810 HENRY, SUITE #300 POST FALLS, ID 83854			VEHICLE/LIABILITY	CONTINGENT	0.00
ACCT. NO. N/A	NO	J	1995		
J & R ELECTRONIC N. 3221 HUETTER ROAD COEUR D'ALENE, ID 83814		j	COMMUNICATIONS ACCESS PROVIDER	CONTINGENT	309.45
ACCT. NO.	NO	J	11/98		
KLEIN'S HOME IMPROVEMENT P. O. BOX 3002 HAYDEN, ID 83835-3002			KITCHEN MODEL	DISPUTED	147.50
ACCT. NO. 105-37802	NO	J	1993		
LES SCHWAB TIRE CO. P. O. BOX 939 POST FALLS, ID 83877-0939		 	TIRES	CONTINGENT	1,416.99
ACCT. NO. 00450	NO	J	1994		
LINDSAY MFG. INC. P. O. BOX 1708 PONCA CITY, OK 74602		 	SUPPLIES FOR PANHANDLE ELECTRIC, INC.	CONTINGENT	1,282.88
ACCT. NO.	NO	J	10/98	 	
MACDONALD'S HUDSON BAY RESORT INC. P. O. BOX 38 BAYVIEW, ID 83803-0038			BOAT STORAGE	 CONTINGENT 	410.00
ACCT. NO. 4313 0252 7700 6327	NO	J	1996		
MBNA AMERICA P. O. BOX 15137 WILMINGTON, DE 19886-5137] 	CONSUMER GOODS	CONTINGENT	4,044.36
ACCT. NO. 5401-2653-7501-6832	NO	J	1990		-
MBNA AMERICA P. O. BOX 15019 WILMINGTON, DE 19886-5019			CONSUMER GOODS	 CONTINGENT 	7,630.57

Subtotal » 16,621.75 (Total of this page)

Danny J Ausherman 324-40-4272

Case No.

Schedule F - Creditors Holding Unsecured Nonpriority Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT. NO. 4313-0220-7100-0473	МО	W	1993		
MBNA AMERICA P. O. BOX 15137 WILMINGTON, DE 19886-5137			CONSUMER GOODS	 CONTINGENT 	3,528.08 3,528.08
ACCT. NO. 538400	ио	J	1994		
NORTH COAST ELECTRIC COMPAN CREDIT CENTER II P. O. BOX 97010 BELLEVUE, WA 98009-9710	Y		SUPPLIES FOR PANHANDLE ELECTRIC, INC.	 CONTINGENT 	1,043.36
ACCT. NO. 6011-5661-7388-9472	NO	J	1995		
OFFICE DEPOT DEPT 56-6173889472 P. O. BOX 30292 SALT LAKE CITY, UT 84130-02	92		SUPPLIES FOR PANHANDLE ELECTRIC INC.	 CONTINGENT 	3,461.16
ACCT. NO. 101208	NO	J	1993		
PLATT P. O. BOX 2858 PORTLAND, OR 97208-2858			SUPPLIES FOR PANHANDLE ELECTRIC, INC.	 CONTINGENT 	18,681.97
ACCT. NO. N/A	NO	J	YEARLY		
RIVERSIDE HARBOR HOMEOWNER'S ASSOCIATION., I P. O. BOX 1678 POST FALLS, ID 83877	NC.		ANNUAL DUES 	 CONTINGENT 	130.00
ACCT. NO. 00 51550 08885 3	NO	J	1991		
SEAR'S PAYMENT CTR P.O. BOX 182169 COLUMBUS, OH 43218-2169			CONSUMER GOODS	 CONTINGENT 	5,380.04
ACCT. NO. 543909	NO	J	1995		
STATE INSURANCE FUND P. O. BOX 54309 BOISE, ID			WORKMAN'S COMPENSATION INSURANCE	 CONTINGENT 	1,400.00
ACCT. NO. 13006	NO	J	1994		
STONEWAY ELECTRIC SUPPLY P. O. BOX 4037 SPOKANE, WA 99202-0037			ELECTICAL SUPPLIES DOR PANHANDLE ELECTRIC, INC.	 CONTINGENT 	30.61
ACCT. NO. 509-SPO-4934-934	NO	J	1997		
U. S. WEST COMMUNICATIONS P. O. BOX 11035 SEATTLE, WA 98111-9035			YELLOW PAGE ADVERTISING FOR PANHANDLE ELECTRIC, INC.	CONTINGENT	144.97

Subtotal »	33,800.19
Total of this page)	

Schedule F - Creditors Holding Unsecured Nonpriority Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT. NO. 5398-7100-4455-6382	NO	J	5/98		
UNIVERSAL CARD SERVICES CORP P. O. BOX 6018 THE LAKES, NV 88901-6018	•		 CONSUMER GOODS 	CONTINGENT	2,463.55
ACCT. NO. 5398-8000-1828-0901	NO	н	02/98		
UNIVERSAL CARD SERVICES CORE P. O. BOX 6018 THE LAKES, NV 88901-6018	•		CONSUMER GOODS	 CONTINGENT 	3,459.83
ACCT. NO. 5483-1002-9547-6686	NO	J	1987		
WACHOVIA P. O. BOX 15515 WILMINGTON, DE 19886-5515			CONSUMER GOODS	 CONTINGENT 	8,556.64
ACCT. NO. 1002550887	NO	J	1995		
WASHINGTON TRUST BANK P. O. BOX 2127 SPOKANE, WA 99210-2127			CONSUMER GOODS, CHECK DRAFT PROTECTION ON CHECKING ACCOUNT		95.90
ACCT. NO. 336342	NO	W	1998		
WESTERN POWER & EQUIPMENT 7916 W. SUNSET HWY SPOKANE, WA 99224			SUPPLIES FOR PANHANDLE ELECTRIC, INC	CONTINGENT	682.52
				Subtotal » (Total of this page)	15,258.44

TOTAL » 137,718.10

In re:

Case	Nο			
CUSE	MU.			

Schedule G - Executory Contracts and Unexpired Leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
BURLEY BEAR HOMES, INC. 1311 W SELTICE WAY POST FALLS, ID 83854	UNFINISHED ELECTRICAL PROJECT AND WARRANTY ON ELECTRICAL WORK
CLEMEN'S CONSTRUCTION ATTN. MR. ROBERT CLEMENS 6600 N. RUDE STREET DALTON GARDENS, ID 82815	UNFINISHED ELECTRICAL PROJECT
HENKLES & MCCOY 2833 W. SELTICE WAY POST FALLS, ID 83854	TENANT ON BUSINESS PROPERTY OWNED BY DEBTORS
HOLIDAY, INC. ATTN. MR. DEAN TOWNSEND 4567 W. 80TH STREET MINNEAPOLIS, MN 55437	WARRANTY ON WORK PERFORMED
MOUNTAIN LAKES DEVELOPMENT 2615 N. FOURTH STREET COEUR D'ALENE, ID 83814	WARRANTY ON ELECTRICAL PROJECT
MR. & MRS. BRUCE ATTMAR P. O. BOX 633 MEDICAL LAKE, WA 99022	WARRANTY ON ELECTRICAL PROJECT
MR. & MRS. KYLE CHRISTIAN P. O. BOX 280 RATHDRUM, ID 83858	UNFINISHED ELECTRICAL PROJECT
MR. & MRS. MIQUEL CABEZA P. O. BOX 2575 POST FALLS, ID 83854	UNFINSIHED ELECTRICAL CONTRACT
MR. & MRS. WILLIAM C. BOND 1226 E. ROCKWOOD BLVD. SPOKANE, WA 99203-3316	DISPUTE ON ELECTRICAL PROJECT
MR. & MRS. WILLIAM WEST HCO4, BOX P ST. MARIES, ID 83861	UNFINISHED ELECTRICAL PROJECT
O'DAY CONSTRUCTION E. 6340 SLEEPY LANE COEUR D'ALENE, ID 83814	UNFINSHED ELECTRICAL PROJECT
SHELTER ASSOCIATES, INC. 104 POPULAR COEUR D'ALENE, ID 83814	WARRANTY ON ELECTRICAL PROJECT
STYLE-BILT CONSTRUCTION P. O. BOX 2495 HAYDEN, ID 83835	UNFINSIDHED ELECTRICLA PROJECT AND WARRANTY CLAIM
TYLER'S CONSTRUCTION 5900 HARBOR DRIVE COEUR D'ALENE, ID 83814	UNFINISHED ELECTRICAL PROJECT
VANDERVERT CONSTRUCTION, INC E. 608 HOLLAND DRIVE SPOKANE, WA 99218-1255	WARRANTY WORK ON ELECTRICAL PROJECT

In re:

Gail J Ausherman 263-04-4122

Case N	Ю,	

Schedule G - Executory Contracts and Unexpired Leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
WILD WEST CONSTRUCTION 4005 S. BEST COURT VERADALE, WA 99037	UNFINSHED ELECTRICAL PROJECT

[n re:	Danny,J Ausherman
	324-40-4272

Gail J Ausherman 263-04-4122

Case No.	

SCHEDULE H - CODEBTORS

NAME AND ADDRESS OF CREDITOR

Case No.

Schedule I - Current Income Of Individual Debtor(s)

Debtor's Marital Status: MARRIED	DEPENDENTS OF DEBTOR AND SPOUSE						
Debtor's Age: 52 Spouse's Age: 46	NAMES N/A NONE		AGE	RELATIO	DNSHIP		
EMPLOYMENT:	DEBTOR	DEBTOR SPOUSE					
Occupation	ELECTRICIAN	OWNE	≧ R				
How long employed	14	6 YE	EARS				
Name and Address of Employer	UNEMPLOYED AT PRESENT TIME	PANHANDLE ELECTRIC, INC. 2833 W. SELTICE WAY, POST FALLS, ID 8385					
ncome: (Estimate of avera	ge monthly income)		DEBTOR		SPOUSE		
Current monthly gross was (pro rate if not paid monthly over		\$ \$	0.		3,800.00 0.00		
UBTOTAL		\$	0.	00 \$	3,800.00		
LESS PAYROLL DEDUCTIONS a.) Payroll taxes and social security b.) Insurance c.) Union dues d.) Other SUBTOTAL OF PAYROLL DEDUCTIONS		\$ \$ \$	0.0 0.0 0.0	00 \$ 00 \$	290.70 0.00 0.00		
OTAL NET MONTHLY		\$	0.0		290.70 3,509.30		
Regular income from op (attach detailed statemen	peration of business, profession or farm	\$	0.0		0.00		
Income from real proper	rty	\$	0.0	00 \$	0.00		
Interest and dividends		\$	0.0	00 \$	0.00		
Alimony, maintenance of debtor's use or that of de	or support payments payable to the debtor for the ependents listed above.	\$	0.0	00 s	0.00		
Social security or other (Specify)	government assistance	\$	0.0				
Pension or retirement in	come	s s	0.0		0.00 0.00		
Other monthly income (Specify)		\$	0.0	•	0.00		
OTAL MONTHLY INCO	ME	\$	0.0	00 \$	3,509.30		
				•			

TOTAL COMBINED MONTHLY INCOME \$ 3,509.30

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

[] Check this box if a joint petition is filed and debtor's spouse maintains a separate

Schedule J - Current Expenditures Of Individual Debtor(s)

househo	ld. Complete a separate schedule of expenditures labeled "S	pouse."	
Are	ne mortgage payment (include lot rented for mobile home) real estate taxes included? [x] Yes [] No roperty insurance included? [x] Yes [] No	\$	1,220.00
Utilities:	Electricity and heating fuel	\$	125.00
	Water and sewer	; \$	70.00
	Telephone	\$	55.00
	Other:	\$	0.00
Home Main	tenance (Repairs and upkeep)	\$	65.00
Food		\$	450.00
Clothing		\$	70.00
Laundry and dry cleaning			20.00
Medical and dental expenses			40.00
Transportati	On (not including car payments)	\$ \$	135.00
Recreation, clubs and entertainment, newspapers, magazines, etc.			100.00
	ontributions	\$ \$	185.00
Insurance (no	ot deducted from wages or included in home mortgage payments):		

Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u>Taxes & irr assessments</u>	\$	40.00
Installment payments (In chapter 12 & 13 cases, do not list payments to be included in the plan)	•	
Auto	\$	279.00
Othon	~	275.00

Olner: <u>Boat</u> CREDIT CARDS	\$	197.00 2,200.00
	*	2,200.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	¢	0 00

Payments for support of additional dependents not living at your home \$ 0.00
Regular expenses from operation of business, profession, or farm (attach stmt) \$ 0.00
Other: MEDICAL NEEDS OF DEBTOR \$ 40.00

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 5,678.00

0.00

0.00

335.00

52.00

0.00

\$

(FOR CHAPTER 12 and 13 DEBTORS ONLY)

Homeowner's or renter's

Life

Health

Auto

Other:

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- A. Total projected monthly income
- B. Total projected monthly expenses
- C. Excess income (A minus B)
- D. Total amount to be paid into plan

Danny J Ausherman 324-40-4272

Gail J Ausherman 263-04-4122

Case No.		

Declaration Concerning Debtor's Schedules

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of that they are true and correct to the best of my knowledge, information, and belief.

Date 1/25/99

Date 1/25/99

Signature January Lushelmes

Signature Gent Kusherman

DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
BENEFICIAL FINANCE COMPANY DEP'T 0001 ANAHEIM, CA	APPROXIMATELY MID NOVEMBER	130.32	3,781.93
Beneficial Nat'l Bank USA P O Box 7023 Anaheim, CA 92850-7023	October 15, 1998 December 01, 1998	60.00	1,134.28
BURTON S. & MOIRA BLOCK 2103 CRESTLINE DRIVE COUER D'ALENE, ID 83814	NOVEMBER AND DECEMBER	3,766.00	204,000.00
Capital One P. O. Box 85147 Richmond, VA 23285-5147	October 01, 1998 October 30, 1998 December 04, 1998	150.00	500.00
CAPSTEAD, INC. P. O. BOX 78426 PHOENIX, AZ 85062-8426	OCTOBER 1, 1998; NOVEMBER 1, 1998; AND DECEMBER 1, 1998	3,654.00	130,600.00
Cardholder Services Direct Merchant Bank P.O. Box 21222 Tulsa, OK 74121-1222	October 01, 1998 October 30, 1998 December 01, 1998	299.00	5,411.93
CDA Press 201 2nd Street-Caller 7000 CDA, ID 83814	October 14, 1998 November 16, 1998	99.80	45.76
Chase Bank P.O. Box 29082 Phoenix, AZ 85038-9082	October 15, 1998 November 15, 1998 December 14, 1998	280.53	3,087.49
Citibank Drivers Edge Box 6000 The Lakes, NV 89163-6000	October 15, 1998 November 15, 1998 December 14, 1998	452.00	5,776.90
Crescent Electric Supply Company P.O. Box 500 East Debuque, IL 61025-4420	October 09, 1998 October 14, 1998 October 21, 1998 November 16, 1998	6,230.52	10,250.89
Discover Card P.O. Box 30395 Salt Lake, City, UT 84130-0395	October 01, 1998 October 30, 1998 December 01, 1998	259.00	4,870.43
Discover Card Svcs P.O. Box 30395 Salt Lake City, UT 84130-0395	October 15, 1998 November 15, 1998 December 14, 1998	250.00	4,594.48
Familian Northwest, CDA 600 W. Dalton Ave Coeur d'Alene, ID 83814-8652	November 16, 1998	7.36	280.45
Harper-Krueger Electric Supply P.O. Box 1120 Vancouver, WA 98666	October 21, 1998 October 21, 1998 November 23, 1998	4,028.06	13,461.82
Household Bank VISA P. O. Box y002 Anaheim, CA 92850-7002	November 9, 1988	0.00	0.00
Household Bank VISA PO BOX 7002 Anaheim, CA 92850-7002	October 9, 1998 November 16, 1998	594.00	10,439.66
Household Fiance Corp Dept 0001 Anaheim, CA 92850-0001	October 09, 1998 November 10, 1998 December 01, 1998	395.96	1,380.00
J & R Electronics, Inc. N. 3221 Huetter Road Coeur d'Alene, ID 83814	October 14, 1998 November 16, 1998	381.45	309.45

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	
KeyBank USA P.O. Box 94827 Cleveland, OH 44101-4827	10-15-98 11-1-98 11-30-98	591.00	13,000.00
Les Schwab Tire Co. PO Box 939 Post Falls, ID 83877-0939	October 09, 1998 November 10, 1998 December 09, 1998	425.00	1,416.99
Lindsay Mfg. Inc. P.O. Box 1708 Ponca City, OK 74602	October 2, 1998 October 21, 1998 November 16, 1998	3,454.66	1,282.88
MacDonald's Hudson Bay Resort, Inc. P.O. Box 38 Bayview, ID 83803-0038	December 14, 1998	135.85	410.00
MBNA America P.O. Box 15137 Wilmington, DE 19886-5137	October 01, 1998 November 30, 1998 December 01, 1998	234.00	4,044.36
MBNA America P.O. Box 15019 Wilmington, DE 19886-5019	October 1, 1998 October 30, 1998 December 01, 1998	453.00	7,630.57
MBNA America P.O. Box 15137 Wilmington, DE 19886-5137	October 15, 1998 November 15, 1998 December 14, 1998	215.00	3,528.08
North Coast Electric Company Credit Center II P.O. Box 97010 Bellevue, WA 98009-9710	October 20, 1998 November 03, 1998 November 05, 1998 December 01, 1998	3,320.12	1,043.36
Office Depot Dept 56-6173889472 P.O. Box 30292 SLC, UT 84130-0292	October 15, 1998 November 30, 1998	393.00	3,461.16
Platt P.O. Box 2858 Portland OR 07208 2858	October 23, 1998 November 23, 1998	5,825.89	18,681.97
Portland, OR 97208-2858	December 01, 1998 December 07, 1998		
RUNGE FURNITURE 303 SPOKANE AVENUE COEUR D'ALENE, ID 83814		260.00	1,600.00
RUNGE FURNITURE 303 SPOKANE AVENUE	December 07, 1998	260.00 367.00	·
RUNGE FURNITURE 303 SPOKANE AVENUE COEUR D'ALENE, ID 83814 Sear's Payment Ctr P.O. Box 182169	December 07, 1998 NOVEMBER AND DECEMBER October 15, 1998 November 15, 1998		·
RUNGE FURNITURE 303 SPOKANE AVENUE COEUR D'ALENE, ID 83814 Sear's Payment Ctr P.O. Box 182169 Columbus, OH 43218-2169 State Insurance Fund P.O. Box 83720	December 07, 1998 NOVEMBER AND DECEMBER October 15, 1998 November 15, 1998	367.00	5,380.04
RUNGE FURNITURE 303 SPOKANE AVENUE COEUR D'ALENE, ID 83814 Sear's Payment Ctr P.O. Box 182169 Columbus, OH 43218-2169 State Insurance Fund P.O. Box 83720 Boise, ID 83720-0044 U.S. West Communication P.O. Box 11035	December 07, 1998 NOVEMBER AND DECEMBER October 15, 1998 November 15, 1998 December 14, 1998	367.00	5,380.04 0.00 144.97
RUNGE FURNITURE 303 SPOKANE AVENUE COEUR D'ALENE, ID 83814 Sear's Payment Ctr P.O. Box 182169 Columbus, OH 43218-2169 State Insurance Fund P.O. Box 83720 Boise, ID 83720-0044 U.S. West Communication P.O. Box 11035 Seattle, WA 98111-9035 Universal Card Svcs Corp P.O. Box 6018	December 07, 1998 NOVEMBER AND DECEMBER October 15, 1998 November 15, 1998 December 14, 1998 October 15, 1998 November 14, 1998	367.00 0.00 40.64	5,380.04 0.00 144.97 2,463.55
RUNGE FURNITURE 303 SPOKANE AVENUE COEUR D'ALENE, ID 83814 Sear's Payment Ctr P.O. Box 182169 Columbus, OH 43218-2169 State Insurance Fund P.O. Box 83720 Boise, ID 83720-0044 U.S. West Communication P.O. Box 11035 Seattle, WA 98111-9035 Universal Card Svcs Corp P.O. Box 6018 Universal Card Svcs, Corp P.O. Box 6018	December 07, 1998 NOVEMBER AND DECEMBER October 15, 1998 November 15, 1998 December 14, 1998 October 15, 1998 November 14, 1998 December 14, 1998 October 15, 1998 November 14, 1998 October 15, 1998 November 15, 1998	367.00 0.00 40.64 152.00	5,380.04 0.00 144.97 2,463.55 3,459.83

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None [X]

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None []

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

NORTH COUNTRY CHAPEL 2100 SELTICE WAY POST FLLS, ID 83854 NONE

1/15/99

\$200.00 CASH TITHE CONTRIBUTION

8. Losses

None [X]

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None [X]

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10. Other transfers

None [X]

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None [X]

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None [X]

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None [X]

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None [X]

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None [X]

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Nature, location and name of business

None [X]

- a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.
- b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.
- c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within the two years immediately preceding the commencement of this case.

None []

17. Books, records and financial statements

a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

LEMASTERS & DANIELS 618 N. 4TH STREET COEUR D'ALENE, ID 83814 YEAR END ACCOUNTING FOR PREPARATION OF FEDERAL AND STATE TAX RETURNS

None [X]

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None [X]

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None [X]

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

18. Inventories

None [X]

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None [X]

b. List the name and address of the person having possession of the records of each of the two inventories reported in 18a., above.

19. Current Partners, Officers, Directors and Shareholders

None [X]

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None [X]

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

20. Former partners, officers, directors and shareholders

None [X]

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None [X]

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

21. Withdrawals from a partnership or distributions by a corporation

None [X]

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature

UNITED STATES BANKRUPTCY COURT District of Idaho

In re: Danny J Ausherman 324-40-4272

Gail J Ausherman 263-04-4122

Case No.	
Chapter	7

Chapter 7 Individual Debtor's Statement of Intention

- 1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
- 2. My intention with respect to the property of the estate which secures those consumer debts is as follows:

A. Property	To Be Surrendered.
Description of Property	Creditor's name
1. LOT 2, BLOCK 1, BLOCK ADDITION	BURTON S. & MOIRA BLOCK
2. LOT 2, BLOCK ADDITION	WASHINGTON TRUST BANK
3. AUTOMOBILE AND EQUIPMENT LOAN	WASHINGTON TRUST BANK
4. ACCOUNTS RECEIVABLE, EQUIPMENT OF PANDANDLE ELECTRIC, INC.	WASHINGTON TRUST BANK

	B. Property To Be Retain	ed.		
Description of property	Creditor's name	Debt will be reaffirmed pursuant to §524(c)	Property is claimed as exempt and will be redeemed pursuant to §722	Lien will be avoided pur- suant to §522(f) and property will be claimed as exempt
1. FAMILY RESIDENCE LOCATED IN RIVERSIDE HABOR SIXTH ADDITION	BENEFICIAL FINANCE	х	 	
2. FAMILY RESIDENCE LOCATED IN RIVERSIDE HABOR SIXTH ADDITION	CAPSTEAD, INC	x		
3. 1996 DODGE CARAVAN	FIRST SECURITY BANK	x		-
4. FURNITURE	RUNGE FURNITURE	x		

•	FURNITURE	RUNGE FURNITURE	X	ļ
3.	I understand that § 521(2)(B) of the E statement with the court, or within su	Bankruptcy Code requires that I perform ch additional time as the court, for cau	m the above stated intentionse within such 45-day per	on within 45 days of the filing of this

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Gail J Austlerman

ACTION SUPPLY
P. O. BOX 365
VERADALE, WA 99037

ADI 1635 N. BATIVA ST. ORGANGE, CA 92867

AIR TOUCH CELLULAR
P. O. BOX 790293
ST. LOUIS, MO 63179-0293

AMERICA EXPRESS (OPTIMA)
AMERICA EXPRESS CENTURIAN BANK
SUITE 0002
CHICAGO, IL 60679-0002

ASSOCIATED NATIONAL BANK GTE MASTER CARD P. O. BOX 142319 IRVING, TX 75014-2319

BENEFICIAL FINANCE DEP'T 0001 ANAHEIM, CA 92850-0001

BENEFICIAL FINANCE DEP'T 0001 ANAHIEM, CA 92850-0001

BENEFICIAL NATIONAL BANK USA P. O. BOX 7023 ANAHEIM, CA 92850-7023

BURTON S. & MOIRA BLOCK 2103 CRESTLINE DRIVE COEURD A'LENE, ID 83814

CAPITOL ONE P.O. BOX 85147 RICHMOND, VA 23285-5147 CAPSTEAD, INC P. O. BOX 78426 PHOENIX, AZ 85062-8426

CARR SALES CO. 919 W. FIRST AVENUE SPOKANE, WA 99201

CDA PRESS 201 2ND STREET-CALLER 7000 COEUR D;ALENE, ID 83814

CHASE BANK
P. O. BOX 29082
PHOENIX, AZ 85038-9082

CITIBANK DRIVERS EDGE P. O.. BOX 6000 THE LAKES, NV 89163-6000

CRESENT ELECTRICAL SUPPLY P. O. BOX 500 EAST DEBUQUE, IL 61025-4420

DIRECT MERCHANT BANK P. O. BOX 21222 TULSA, OK 74121-1222

DISCOVER CARD P. O. BOX 30395 SALT LAKE CITY, UT 84130-0395

DISCOVER CARD SERVICES
P. O. BOX 30395
SALT LAKE CITY, UT 84130-0395

FAMILIAN NORWEST, CDA 600 W. DALTON COEUR D'ALENE, ID 83814-8652 FIRST SECURITY BANK
P. O. BOX 410448
SALT LAKE CITY, UT 84141-0448

HARPER-KRUEGER ELECTRIC SUPPLY P. O. BOX 1120 VANCOUVER, WA 98666

HOUSEHOLD BANK VISA P. O. BOX ANAHEIM, CA 92850-7002

HOUSEHOLD FINANCE CORPORATION DEP'T 0001 ANAHEIM, CA 92850-0001

INSURANCE SHOPPE 810 HENRY, SUITE #300 POST FALLS, ID 83854

J & R ELECTRONIC N. 3221 HUETTER ROAD COEUR D'ALENE, ID 83814

KLEIN'S HOME IMPROVEMENT P. O. BOX 3002 HAYDEN, ID 83835-3002

LES SCHWAB TIRE CO.
P. O. BOX 939
POST FALLS, ID 83877-0939

LINDSAY MFG. INC. P. O. BOX 1708 PONCA CITY, OK 74602

MACDONALD'S
HUDSON BAY RESORT INC.
P. O. BOX 38
BAYVIEW, ID 83803-0038

MBNA AMERICA P. O. BOX 15137 WILMINGTON, DE 19886-5137

MBNA AMERICA
P. O. BOX 15019
WILMINGTON, DE 19886-5019

MBNA AMERICA
P. O. BOX 15137
WILMINGTON, DE 19886-5137

NORTH COAST ELECTRIC COMPANY CREDIT CENTER II P. O. BOX 97010 BELLEVUE, WA 98009-9710

OFFICE DEPOT DEPT 56-6173889472 P. O. BOX 30292 SALT LAKE CITY, UT 84130-0292

PLATT
P. O. BOX 2858
PORTLAND, OR 97208-2858

RIVERSIDE HARBOR HOMEOWNER'S ASSOCIATION., INC. P. O. BOX 1678 POST FALLS, ID 83877

RUNGE FURNITURE 303 SPOKANE AVENUE COEUR D'ALENE, ID 83814

SEAR'S PAYMENT CTR P.O. BOX 182169 COLUMBUS, OH 43218-2169 STATE INSURANCE FUND P. O. BOX 54309 BOISE, ID

STONEWAY ELECTRIC SUPPLY P. O. BOX 4037 SPOKANE, WA 99202-0037

U. S. WEST COMMUNICATIONS P. O. BOX 11035 SEATTLE, WA 98111-9035

UNIVERSAL CARD SERVICES CORP P. O. BOX 6018 THE LAKES, NV 88901-6018

WACHOVIA
P. O. BOX 15515
WILMINGTON, DE 19886-5515

WASHINGTON TRUST BANK P. O. BOX 2127 SPOKANE, WA 92850-0001

WASHINGTON TRUST BANK
P. O. BOX 939
COEUR D'ALENE, ID 83816-0939

WASHINGTON TRUST BANK
P. O. BOX 939
COEUR'D ALENE, ID 83816-0939

WASHINGTON TRUST BANK P. O. BOX 2127 SPOKANE, WA 99210-2127

WESTERN POWER & EQUIPMENT 7916 W. SUNSET HWY SPOKANE, WA 99224